

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Michael A. Zurat
Jennifer M. Zurat
Debtor(s)

Bankruptcy Case No.: 20-20442-CMB
Per 8/6/2020 proceeding
Chapter: 13
Docket No.: 39 – 7, 24
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 2/5/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,500.00 as of 8/20. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Midfirst Bank (Cl #12) .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full: Huntington National Bank (Cl #1), Wells Fargo Bank (Cl #11). The estimated pool of funds available to be paid to general unsecured creditors and estimated percentage dividend are revised to \$35,500 (63.4%)

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: August 12, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael A. Zurat
 Jennifer M. Zurat
 Debtors

Case No. 20-20442-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: 149

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Aug 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2020.

db/jdb
 cr
 15202202 +Michael A. Zurat, Jennifer M. Zurat, 1012 Temple Road, Monaca, PA 15061-2844
 15195979 +ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
 15217982 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington TX 76096-3853
 +American Express, PO Box 981537, El Paso, TX 79998-1537
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 15195983 +Capital One/Cabelas, PO Box 3021, Salt Lake City, UT 84110-3021
 15230446 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
 15216477 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 15195989 +LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2807
 15260866 +MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 15195990 +Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 15220996 +Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
 15195993 THD/CBNA, P O Box 6497, Sioux Falls, SD 57117-6497
 15203341 THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
 15195995 +Wells Fargo Auto, PO Box 997517, Sacramento, CA 95899-7517
 15219768 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr

+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2020 04:04:57
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15195980 +E-mail/Text: marilyn.gonzalez@popular.com Aug 13 2020 04:08:38 Banco Popular de Puerto Rico,
 PO Box 366818, San Juan, PR 00936-6818
 15195981 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2020 04:44:40 Capital One,
 PO Box 30281, Salt Lake City, UT 84130-0281
 15195982 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2020 04:30:02 Capital One,
 PO Box 71083, Charlotte, NC 28272-1083
 15214914 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 13 2020 05:29:37
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15195984 +E-mail/Text: bankruptcy@clearviewfcu.org Aug 13 2020 04:08:14
 Clearview Federal Credit Union, 8805 University Blvd., Coraopolis, PA 15108-4212
 15195985 +E-mail/PDF: creditonebknofifications@resurgent.com Aug 13 2020 04:05:00 Credit One Bank,
 PO Box 98872, Las Vegas, NV 89193-8872
 15229255 +E-mail/Text: kborkley@bernsteinlaw.com Aug 13 2020 04:08:53 Duquesne Light Company,
 c/o Bernstein-Borkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 15195986 +E-mail/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM Aug 13 2020 04:07:10 GM Financial,
 PO Box 183834, Arlington, TX 76096-3834
 15195987 +E-mail/Text: bankruptcy@huntington.com Aug 13 2020 04:08:11 Huntington National Bank,
 PO Box 1558, Columbus, OH 43216-1558
 15229896 E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 13 2020 04:08:30 Jefferson Capital Systems LLC,
 Po Box 7999, Saint Cloud Mn 56302-9617
 15195988 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 13 2020 04:44:48 JPMCB Card Services,
 PO Box 15369, Wilmington, DE 19850
 15221372 E-mail/PDF: resurgentbknofifications@resurgent.com Aug 13 2020 04:16:06 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15222712 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 13 2020 04:05:31
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 15195991 +E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:45 Paypal Credit Services,
 PO Box 960006, Orlando, FL 32896-0006
 15195992 +E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:22 SYNCB/PPMC, PO Box 965005,
 Orlando, FL 32896-5005
 15196368 +E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:14 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 15230017 +E-mail/PDF: gecsedirecoverycorp.com Aug 13 2020 04:04:45 Synchrony Bank,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
 15226963 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Aug 13 2020 04:31:37 Verizon,
 by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
 15195994 +E-mail/Text: bnc-bluestem@quantum3group.com Aug 13 2020 04:08:45 WebBank,
 215 South State Street, Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr MidFirst Bank
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper

District/off: 0315-2

User: dsaw
Form ID: 149

Page 2 of 2
Total Noticed: 36

Date Rcvd: Aug 12, 2020

cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2020 at the address(es) listed below:

Brian C. Thompson on behalf of Debtor Michael A. Zurat bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
Brian C. Thompson on behalf of Joint Debtor Jennifer M. Zurat bthompson@ThompsonAttorney.com,
blemon@thompsonattorney.com;mgillespie@thompsonattorney.com;bthompson@ecf.courtdrive.com;jgorze@t
hompsonattorney.com;jcastello@thompsonattorney.com;kbelko@thompsonattorney.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
William E. Craig on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7